

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

JOSEPH J. BENDER  
FRANCINE M. BENDER  
Debtor(s)

Case No. 21-11328-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/10/2021.
- 2) The plan was confirmed on 12/07/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/13/2024.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$214,159.07.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$26,144.00
Less amount refunded to debtor	\$774.00

**NET RECEIPTS: \$25,370.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,550.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,137.96
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,687.96**

Attorney fees paid and disclosed by debtor: \$2,200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	11,579.29	11,579.29	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	46.70	46.70	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	46.70	46.70	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	206.70	206.70	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	46.70	46.70	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	46.70	46.70	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	285.70	285.70	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	46.70	46.70	0.00	0.00
BANK OF AMERICA, N.A.	Unsecured	9,416.48	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	5,010.16	5,010.16	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	3,879.13	3,879.13	0.00	0.00
COMENITY BANK/VICTORIA'S SECRET	Unsecured	300.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORPORATION	Unsecured	1,971.00	NA	NA	0.00	0.00
FORWARDLINE FINANCIAL, LLC	Unsecured	NA	7,724.00	12,424.49	0.00	0.00
JPMCB CARD SERVICES	Unsecured	8,938.31	NA	NA	0.00	0.00
M&T BANK	Unsecured	NA	54,605.73	54,605.73	0.00	0.00
M&T BANK	Unsecured	NA	18,064.08	18,064.08	13,768.31	0.00
M&T BANK	Unsecured	NA	18,276.19	18,276.19	0.00	0.00
MACY'S	Unsecured	2,398.37	NA	NA	0.00	0.00
MAIN LINE PATHOLOGY ASSOCIATES	Unsecured	69.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	834.69	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	17,135.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	235.51	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	925.70	925.70	705.57	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	5,653.81	5,653.81	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	17,433.66	17,433.66	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	12,143.23	12,143.23	0.00	0.00
RADIOLOGY ASSOCIATES OF THE M	Unsecured	78.40	NA	NA	0.00	0.00
SHELLPOINT MORTGAGE SERVICING	Secured	NA	159,678.18	1,430.50	1,430.50	0.00
SMALL BUSINESS ADMINISTRATION	Unsecured	46,793.00	NA	NA	0.00	0.00
SOUTHEAST RADIOLOGY, LTD	Unsecured	353.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPRING VALLEY ESTATES ASSOCIATI	Secured	3,777.66	3,777.66	3,777.66	3,777.66	0.00
US ASSET MANAGEMENT INC	Unsecured	274.80	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	62.88	62.88	0.00	0.00
WARE MEDICAL ASSOCIATES	Unsecured	235.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,430.50	\$1,430.50	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,777.66	\$3,777.66	\$0.00
<b>TOTAL SECURED:</b>	<b>\$5,208.16</b>	<b>\$5,208.16</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$160,784.25</b>	<b>\$14,473.88</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$5,687.96
Disbursements to Creditors	<u>\$19,682.04</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$25,370.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2024

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.